

FIG. 1

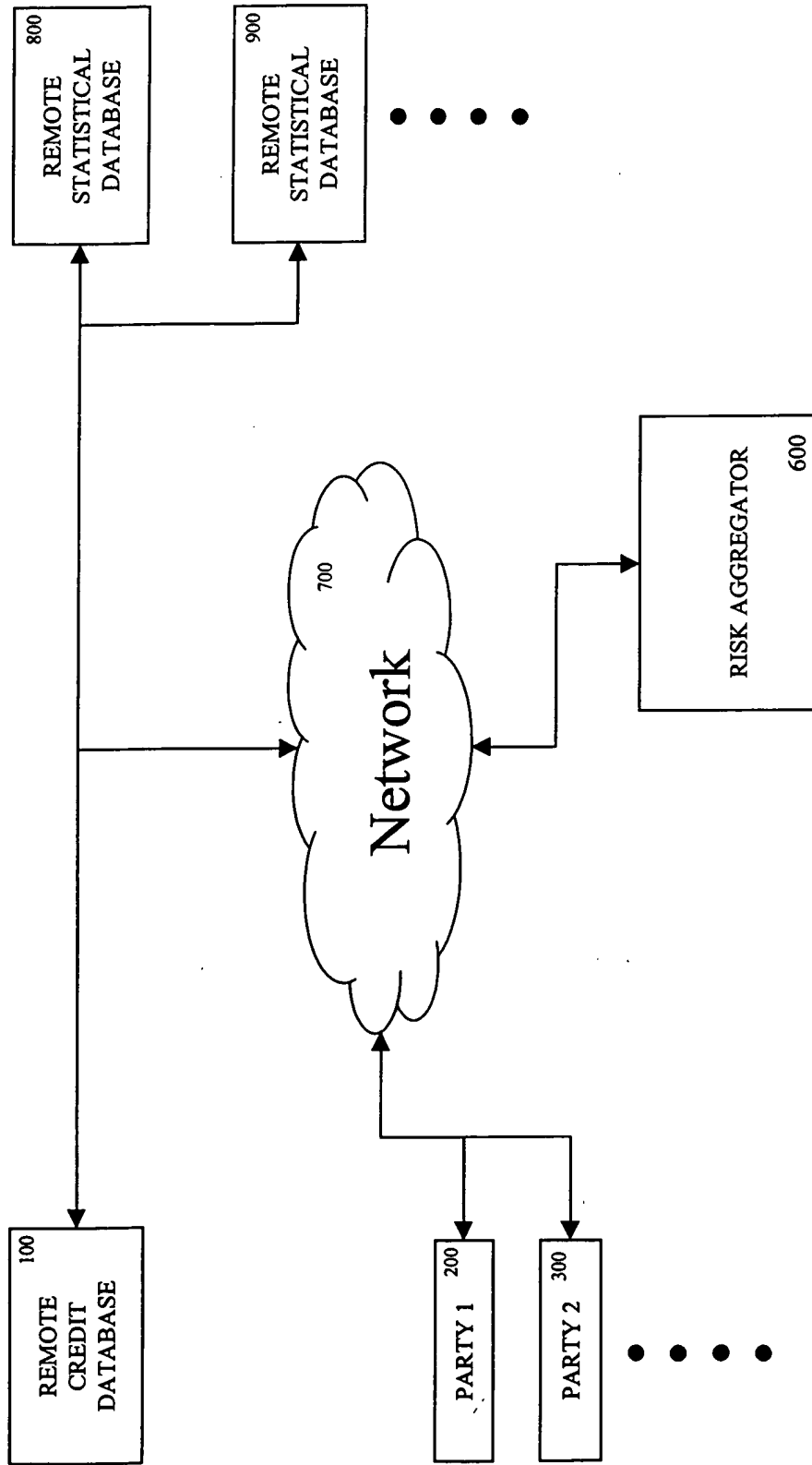


FIG. 2a

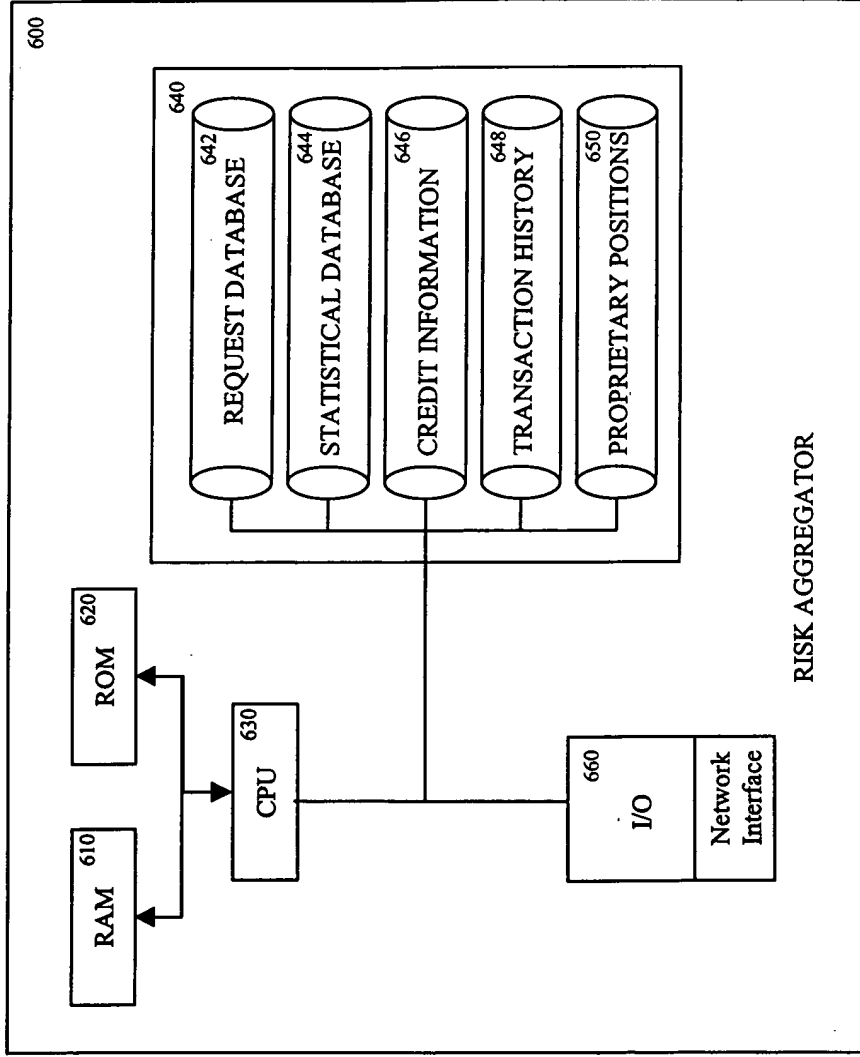


FIG. 2b

Request Database 642

Party ID A	Request Number B	Type Of Risk Event C	Risk Profile D						
			Statistical Value	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F	90 ° F
090434 (X)	98445A	Average Summer Temperature	Hedge Required	+\$700	+\$400	\$0	\$0	-\$700	-\$1300
058489 (Y)	84524F	Average Summer Temperature	Statistical Value	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F	90 ° F
			Hedge Required	-\$700	-\$400	\$0	\$0	+\$700	+\$1300
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FIG. 2c

Statistical Database 644

Risk Event E	Information Source F	Probability Distribution Function G						
(1) Average Summer Temperature	NASA	Statistical Value (values include +/- 2.5 ° F)	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F	90 ° F
		Probability	5%	10%	30%	25%	20%	%10
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FIG. 2d

Credit Database 646

Party ID H	Party Name and Address I	Corporation or Individual? J	Registration Date K	Credit Rating L	Net Worth M	Value Of Liquid Assets N	Previous Complaints (\$ amount of transaction) O	Personal Identifier P	Credit Card No. (Exp'n Date) Q
090434	J. Smith 23 Park Avenue NY, NY 12345 jsmith@msn.com	Individual	7/15/99	AAA	\$1,000,000	\$100,000	No previous complaints	Mother's Maiden Name = Doe	1234 5678 9012 3456 (12/00)
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**FIG. 2e**

**Transaction History Database 648**

Transaction ID R	Parties' ID S	Transaction Date T	Risk Event U	Value of Agreement (maximum pay-out value) V	Commission Collected X	Complaints By Parties Y	Legal Dispute? Z	Location of Contract File in Database
XQ5834y	434009 542089 659466	7/15/99	Average Summer Temperature	\$25,000	\$500	None	No.	99XCC434
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**FIG. 2f**

**Proprietary Position 650**

Transaction ID	Transaction Date	Risk Event	Max. Amount At Risk	Risk Profile Assumed				
XQ5834y	7/15/99	Average Summer Temperature	\$700	65 ° F	70 ° F	75 ° F	80 ° F	85 ° F
				+\$700	+\$400	\$0	\$0	-\$700
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**FIG. 2g**



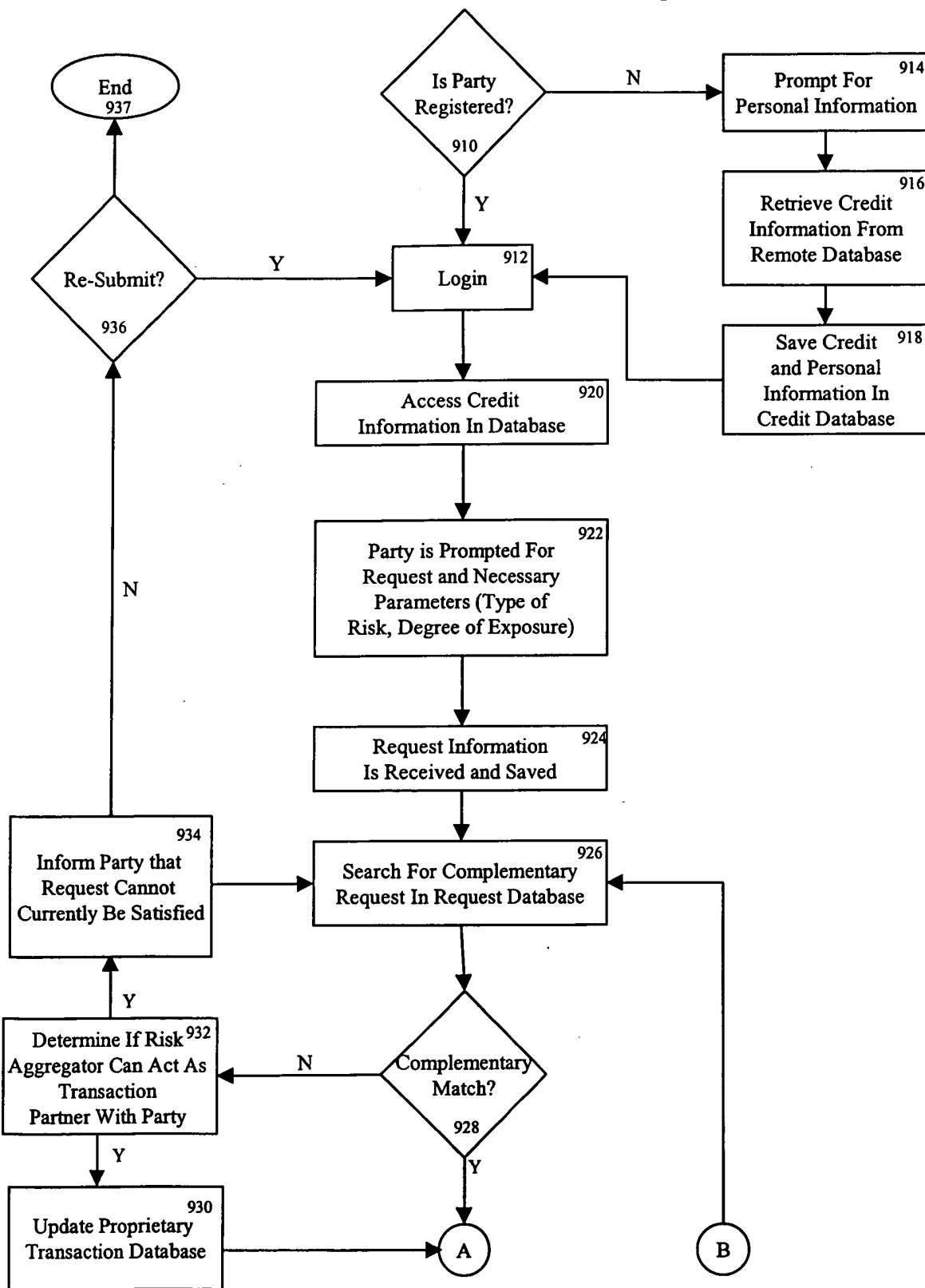


FIG. 3a

004422T 0334260

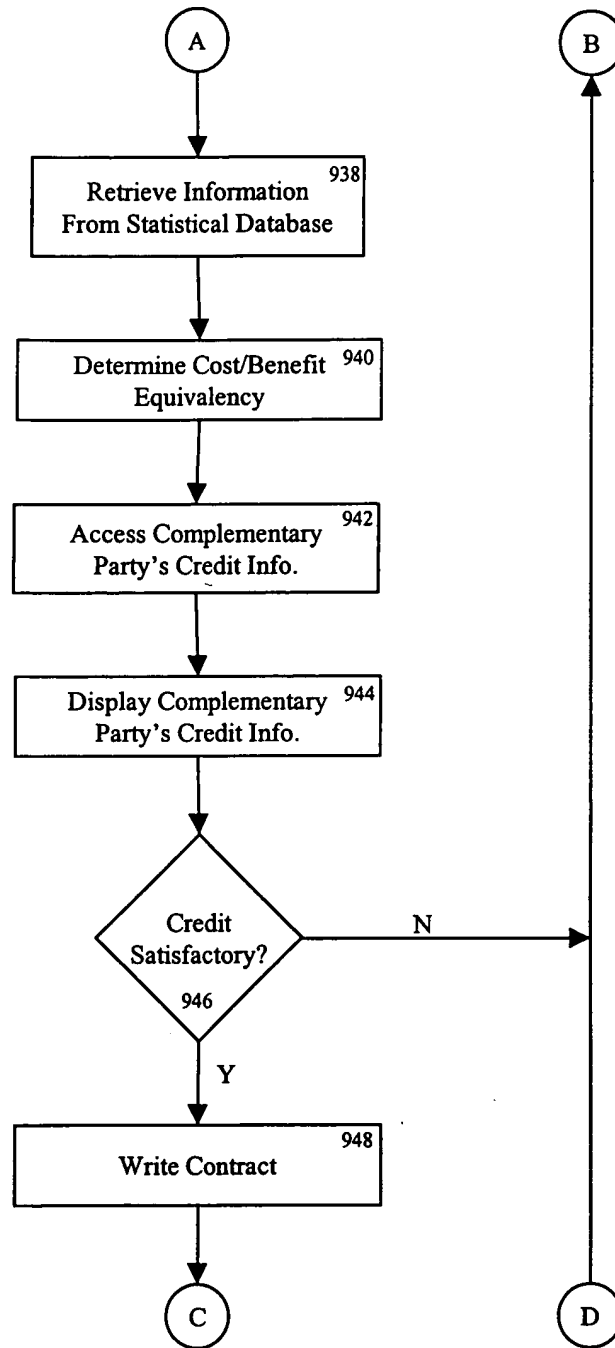


FIG. 3b

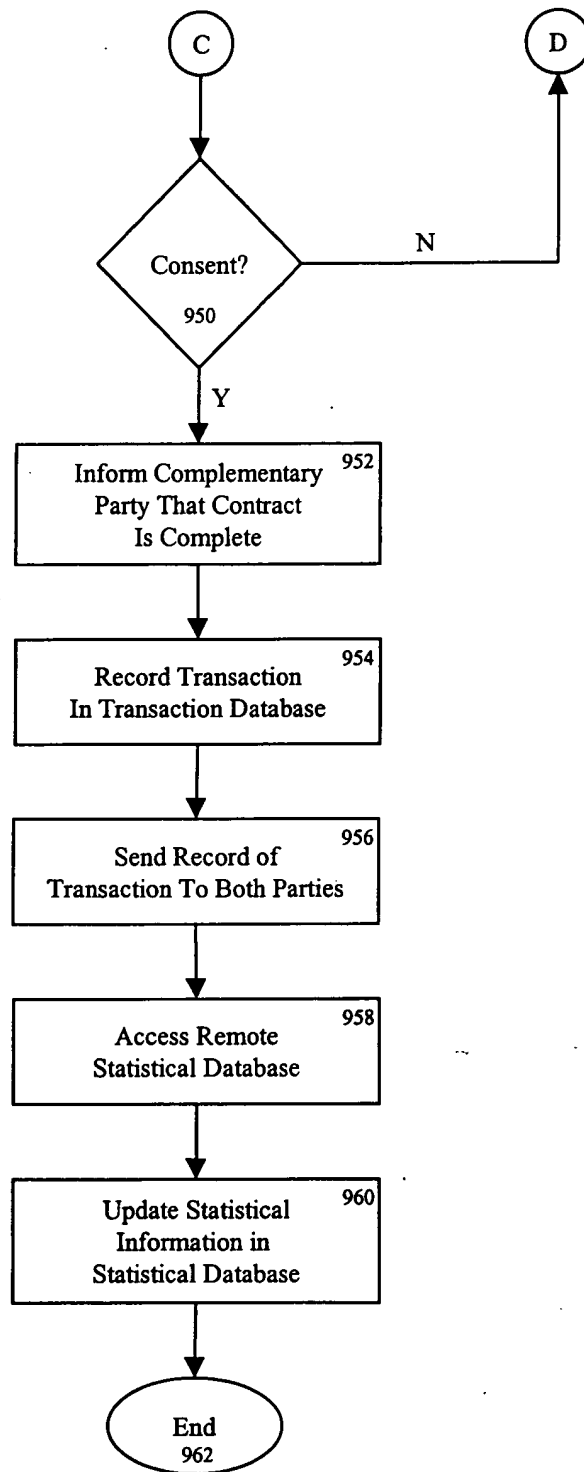


FIG. 3c